

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Francis G Gardus
Debtor

Case No. 17-02476-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: AutoDocke
Form ID: 309A

Page 1 of 1
Total Noticed: 13

Date Rcvd: Apr 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2020.

db +Francis G Gardus, 35 Ontario Street, Simpson, PA 18407-1147
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Sindi Mncina, RAS Crane LLC, 10700 Abbott's Bridge Road, Suite 170,
Duluth, GA 30097-8461
tr +John J Martin (Trustee), Law Offices of John J Martin, 1022 Court Street,
Honesdale, PA 18431-1925
4933533 +McCabe Weisberg & Conway, P.C., 123 South Broad Street, Ste. 1400,
Philadelphia, PA 19109-1060
5290963 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5290964 New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
4933534 +The Dime Bank, PO Box 509, Honesdale, PA 18431-0509

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: info@mjconwaylaw.com Apr 03 2020 21:31:23 Mark J. Conway,
Law Offices of Mark J Conway PC, 502 South Blakely Street, Dunmore, PA 18512
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Apr 03 2020 21:34:32 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4933531 E-mail/Text: bankruptcy.bnc@ditech.com Apr 03 2020 21:33:25 Ditech, PO Box 94710,
Palatine, IL 60094-4710
4977935 E-mail/Text: bankruptcy.bnc@ditech.com Apr 03 2020 21:33:25
Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
4933792 +EDI: PRA.COM Apr 04 2020 00:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr New Residential Mortgage LLC
4933532 Francis X. Gardus
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC
bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net
Mark J. Conway on behalf of Debtor 1 Francis G Gardus info@mjconwaylaw.com,
connie@mjconwaylaw.com;mjc@mjconwaylaw.com
Sindi Mncina on behalf of Creditor Ditech Financial LLC smncina@rascrane.com
United States Trustee ustregion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1:	Francis G Gardus	Social Security number or ITIN:	xxx-xx-5987
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 6/12/17
Case number:	5:17-bk-02476-RNO	Date case converted to chapter:	7 4/1/20

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Francis G Gardus	
2. All other names used in the last 8 years		
3. Address	35 Ontario Street Simpson, PA 18407	
4. Debtor's attorney Name and address	Mark J. Conway Law Offices of Mark J Conway PC 502 South Blakely Street Dunmore, PA 18512	Contact phone 570 343-5350 Email: info@mjconwaylaw.com
5. Bankruptcy trustee Name and address	John J Martin (Trustee) Law Offices of John J Martin 1022 Court Street Honesdale, PA 18431	Contact phone 570 253-6899 Email: pa36@ecfcbis.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Max Rosenn U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 4/3/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 5, 2020 at 09:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: 341 meeting will be held telephonically, refer to the call-in instructions.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/4/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	